

## **Listing of Claims**

The following listing of claims is intended to supersede all previously filed listings of claims. Changes are shown with deletions in ~~strikethrough~~ and additions underlined.

Kindly enter the following amendments to the claims:

**Claim 1 (currently amended).** A method for providing a foreign currency exchange rate quote to a client over a publiccomputer network, comprising:

obtaining a current foreign currency exchange rate from a quote source over the computer network;

accessing secondary information;

calculating a modified foreign currency exchange rate quote based on the current foreign currency exchange rate and the accessed secondary information; and

providing the modified foreign currency exchange rate quote to the client over the computer network.

**Claim 2 (withdrawn).** The method of Claim 1, said accessing comprising:

accessing client-specific information.

**Claim 3 (withdrawn).** The method of Claim 2, wherein said client-specific information includes a predetermined spread assigned to the client.

**Claim 4 (withdrawn).** The method of Claim 2, wherein said client-specific information includes a transaction history of the client.

**Claim 5 (withdrawn).** The method of Claim 1, said accessing comprising:  
accessing rate-specific information.

**Claim 6 (withdrawn).** The method of Claim 5, wherein said rate-specific information includes a predetermined currency cushion based on a national origin of a currency to which the foreign exchange rate quote relates.

**Claim 7 (withdrawn).** The method of Claim 5, wherein said rate-specific information includes a foreign interest rate.

**Claim 8 (withdrawn).** The method of Claim 1, said accessing comprising:  
accessing transaction-specific information.

**Claim 9 (withdrawn).** The method of Claim 8, wherein said transaction-specific information includes information indicating a nature of a transaction for which the foreign exchange rate quote is provided.

**Claim 10 (withdrawn).** The method of Claim 9, wherein said transaction-specific information indicates whether the transaction is any of a buy, a sell, a spot transaction or a forward.

**Claim 11 (withdrawn).** The method of Claim 10, wherein when the transaction is a forward, said method further comprises:  
adding forward points to said calculated modified rate quote.

**Claim 12 (original).** The method of Claim 1, said accessing comprising:  
accessing at least two of client-specific, rate-specific and transaction-specific information.

**Claim 13 (original).** The method of Claim 1, further comprising:

defining a period of time during which the modified rate quote will be valid.

**Claim 14 (currently amended).** The method of Claim 13, further comprising:  
calculating a settling rate for a transaction based on the modified foreign currency exchange rate quote in response to a request for the same by the client during the defined period of time.

**Claim 15 (currently amended).** The method of Claim 1, further comprising:  
receiving a request for a foreign currency exchange rate quote from the client.

**Claims 16-24 (cancelled).**

**Claim 25 (currently amended).** An apparatus for providing a foreign currency exchange rate quote to a client over a public computer network, comprising:

means for obtaining a current foreign currency exchange rate from a quote source over the computer network;

means for accessing secondary information;

means for calculating a modified foreign currency exchange rate quote based on the current foreign currency exchange rate and the accessed secondary information; and

means for providing the modified foreign currency exchange rate quote to the client over the computer network.

**Claim 26-27 (cancelled).**